

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Brian C. Nicholas, Esquire

Denise Carlon, Esquire

KML Law Group, P.C.

701 Market Street, Suite 5000

Philadelphia, PA 19106

Main Phone: 609-250-0700

[dcarlon@kmlawgroup.com](mailto:dcarlon@kmlawgroup.com)

[bnicholas@kmlawgroup.com](mailto:bnicholas@kmlawgroup.com)

Attorneys for Secured Creditor

PNC Bank, National Association



Order Filed on January 26, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Mary Patricia Lusch, Albert C. Lusch Sr.

Debtors.

Case No.: 19-25621 MBK

Adv. No.:

Hearing Date: 01/11/23 @ 9:00 a.m.

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: January 26, 2023**

A handwritten signature in black ink, reading "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 48 Jeffrey Circle, Dayton, NJ, 08810, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Allen Gorski, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 13, 2023 Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2022 through December 2022 for a total post-petition default of \$5,134.60 (Attorney's fees and cost @ \$538.00, 3 @ \$2,015.44, less suspense \$1,449.72); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,134.60 will be paid by Debtor remitting \$570.52 for nine months in addition to the regular monthly mortgage payment, which additional payments shall begin on February 1, 2023 and continue for a period of nine months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume January 1, 2023, directly to Secured Creditor's servicer, PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that the terms of this order shall survive any discharge entered in this case; and

It is further **ORDERED, ADJUDGED and DECREED** the **Motion** for Relief is hereby resolved.